

Modest Home of the Secretary-Treasurer of a Reiffeson Bank.

Co-Operative Farm

Products Marketing

How It Is Done in Europe and May Be Done in America to the Profit of Both Farmer and Consumer

, By MATTHEW S. DUDGEON.

AMERICAN BANKER HAS SOMETHING TO LEARN

ly funny to read speeches by bank- or twenty years. ers telling us how to farm. I have come to the conclusion that the bankers know so little about farm loans hat they would do better to study and discuss their own business than to try to teach us ours." And we ided that there is some force in what the farmer says.

The American Bankers' association and thirty state bank associa- ments. tions are actively promoting agricultural advancement. The work undertaken by them includes soil surveys, statement that his company in its hisupon the farm, education in road matters, and so on indefinitely. The bankers are duplicating what the federal what every agricultural college is doing, and what every farmer's institute is doing. They are going into the ously concluded that they for expression only by doing missionown high plane of intelligence."

Worst Banking for Farmers.

We have been going through Europe accompanied by agricultural experts. We have talked with leaders in agriculture in several countries. We have read bulletins and books gae consulted government specialists We have seen and heard and studied about all the most scientific up-to-date farming methods. But neither the experts with us nor we ourselves have been able to recall a single idea ly and condescendingly instructing. credit bank that loans to farmers.

But some bank stands ready to meet the farmers' needs everywhere, except in the United States. In America, as nowhere else, the banker testing farmer. Sixty and ninety day finest farms, taking back fifty mortloans are just what are needed in the gages which are gilt edged in every city, but they are of no possible use to sense. He wishes to make more loans the farmer. A merebant or commis- and there is in his community a desion man gets his returns promptly and can meet ninety day paper at or otherwise raise money on these maturity. But the farmer cannot buy fifty mortgages from the city banks calves or pigs and fatten them, mar-ket them, and get returns short of a Not at all. The city banker will conmuch longer period. The rural bor-rower who invests the borrowed but the city banks have no system hope to realize upon his investment. The country banker finds that it is anywhere. The farmer who has ne- the part of forty or fifty thousand lads short of six or eight months. It is easy to send the farmer's money from gotiated a loan upon the most favor. in one country almost stunned him. as of terms and methods. In many ficult to get any city money out into vance. He is just where he was be the little chap in uniform, who stood localities interest rates are fair. In the country for the farmer. City se fore. If I am running a losing busi. there, lantern in hand, that drizzling, some places interest on farm loans is curities, be they based on blue sky ness the more money I borrow the foggy night. He learned that a scout's bornly refuse to the farmer the sort case may be, but still a definite known ket readily and profitably, the less 1 danger. He learned that the corner desk writing speeches about better practically outlaws, farming drops his facile pen long After all we reper to crowd down the throat of some farmer patron who should have an eight months loan, a three months loan, which is as apt to cripple as

How the man on the farm can borrow money advantageously and ecoomically is an important question. It may not be so important as good marketing but it is important enough. His loan should be on terms which meet his occupation and his financial resources. If he cannot get these terms from his banker he will alm to seek loans elsewhere, or will he meet the needs of the farmer, about this later. There is little doubt that the banker sonal paper. There is little doubt America are now to meet this demand essential.

Berlin, Germany.- "Some of us | that he could arrange for long time rubes are laughing a little at the real estate mortgages. When a farmer bankers," said a successful farmer to borrows to buy a farm and gives a us before we left the states. "We mortgage for the loan there is no reahave actually farmed successfully for son why it should not be a long time years, have studied farming in agri- amortization mortgage permitting recultural colleges. We think we know payment in annual or semi-annual

> Gilt Edge Security. A good first mortgage on real estate running for a considerable period of time is recognized the world over as a glit edged loan. Financiers are accustomed to advise it as the safest investment for trustees, widows and others who are not able to pass upon the character of miscellaneous invest-

The president of one of the great life insurance companies makes the experiments with fertilizers, hiring ex- tory of forty-six years has loaned perts to make practical demonstration \$133,838,549.44 to 75,102 farmers, secured by mortgage on 11,462,363 acres, the average loan being \$1,782. The net loss after paying all costs, fees. assessments and penalty' interest rates was fourteen-hundredths of one per cent. This is substantially the history of all properly organized farm

twenty years is good, too; but no will never have to renew the mort tination tried to pay him for the tronary work among us lowly farmers and American bank makes these long gage which will continue to run until ble he had taken. But the lad deable to get any adequate answer to this question. The general response is an unsatisfactory one, 'It isn't good slon, and will never have to go to the hanking to make such long farm loans," which is another way of saying what we have said before, that the city banker will not meet the

needs of the farmer borrower. There seems to be therefore no rea-

farmer's business. No City Market for Them. money in seeds or fertilizers cannot for handling these rural mortgages. rural ailments. It would not get you as a result of this cumulative habit or so much a question of interest | the farm into the city, but mighty difof loans which he needs. And the value. But good gilt-edged farm mort-banker who sits behind the cashier's gages are financial outcasts. They are

needed is an adjustment of banking tutes for brains and business sense methods to rural business needs. and a marketing system. Bankers could solve the farm credit Rural credit can do just one thing. problem if they would. But so long It can enable a man to get possession their own work (which the farmer which to farm. If the farming busithinks they do not understand) and insist on telling the farmer his busi- is not a paying business the loan has ness (which the farmer knows they simply injured him by getting him do not understand), there is little hope into a losing venture. I said a loan for them. They are driving the will enable him to get possession of farmer to his own solution of his own a farm and equipment. This possesdifficulties. One state legislature sion is temporary and will be of no made up largely of farmers has atnaturally try to get them elsewhere. tacked the problem and over the pro-The question is will the banker force test of the bank members has made paying the loan and of his honest and some progress. More will be said hard won earning. After all it is rural

Over here in Germany the bankers marketing conditions whether co-opcould give longer time on safe per- were formerly as slow as those of erative or otherwise are an absolute

for rural credit. So co-operative credit came and it came to stay. It does the work and it does it 'well. The question that is up in America is simply a question as to whether or not the American banker is going to insist that the American farmer solve his own difficulties or whether he. the banker is going to solve it for him and be his financial backer.

Mortgage Loans in Germany. A co-operative loan on long mortgages is no new experiment. One hundred and forty 'years ago the Landschaften were organized in Prussia. A war like period culminating in the Seven Years' War had reduced the greater part of Prussia to a pitiable state of devastation. The cwners of large estates which had borne the brunt of the war charges were poverty stricken. Hence in 1769 Frederick II issued a royal decree enabling these owners of large landed estates to secure capital necessary to revive their agricultural interests by joining together in securing a co-operative loan. While at first these oans were granted to only the owners of the large estate this system was afterwards adapted so that the smaller land owner could profit by it. The owner who wishes to secure a loan gives a mortgage to the associato four per cent, and may borrow up to two-thirds of the value of his get off from it.

It is characteristic of European the value which is placed upon any particular farm. The theory is and It seems to be sound, that the value of the farm is not so much where it lies as it is what will-it earn.

When the association has a group of these mortgages it pledges them our business fairly well. It's certain- payments extending over ten, twelve by a trust deed, and issues a series of bonds secured by the pledge of the mortgages. These bonds are then sold and usually bear an interest of from three to three and one-half per cent. The association not only pledges the association itself so that in a sense every member of the association is back of the bonds. These price even in the most difficult times private home in a quiet neighborhood financially.

owner is not due at the end of a cer- and that and finally stood still on the porated into the mortgage that each by a lad wearing a uniform, who year the farmer shall pay a certain stopped, sainted, and said: sum of money which shall include interest and a small installment upon be of service to you?" the principal. In this way the mortland mortgage business. Some \$600, gagor gradually pays off his mortgage claimed and quickly explained his but which after all is one in which 000,000 in farm mortgages are carried paying little more than the amount plight. the farmer remarked, "one is led to by our life insurance companies—an which would in America be required think that the bankers of the country amount equal to 35 per cent. of the as interest alone. The chief advantage sponded. "If you will step this way total farm mortgages shown by the to the farmer is in this fact that he I'll show you where you want to go. know their own business so thoroughly that their elevating educations instincts can get opportunity good loan, one for ten or fifteen or will never have to renew the mortification tried to pay but no list allowed to pay out the loan by many is allowed to pay off the loan by mak- It's only a short distance." expense of bringing down his title or having it examined every two years,

tem. Reiffeson and Schulze-Delitzsch. The Reiffeson and Schulze-Delitzsch son why this fact that a long time banks are smaller community institufarm loan is a gilt edged loan should tions, organized upon the co-operative not be taken into account in fixing the | plan, and are not operated for profit interest. It is not possible that the to the investor. Relifeson banks opinterest on these loans should be near erate more particularly in the counthe rate which is received upon bonds, try while the Schulze-Delitzsch banks on agricultural production that is, not being more or less widely worked out city banker will investigate fully the in America by these lowly farmers whom the bankers are so benevolentthere any reason why the American they do not generally loan for so long On the other hand so far as we can banker should not put himself in a a period of time as do the Landdiscover the United States is the only position to investigate the honesty and schaften. They receive deposits from country in the civilized world where earning capacity of the farmer who their members, paying them interest banking methods have not been in needs money, thus permitting him to as do savings banks. The one at any degree adjusted to the needs of capitalize his character as do bankers | Cassel, Germany, which can be taken the farmer. Sometimes over here in abroad? On the whole after looking as a fair representative of its type Europe the joint stock bank does the over the situation at home and abroad charges 61/2 per cent. on short time work. More often it is a co-operative it is not surprising that the farmer loans. They pay 4% per cent. on desometimes suggests that bankers posits, which are left with them for might well study their own activities an agreed long period of time, and rather than to be butting in upon the farmer's business. shorter time. It is found, however. that the rate of interest varies in diftakes the terms calculated to accommodate the city merchant and finanmodate the city merchant and fi munity. They generally are able to compete successfully for the reason their expenses are very light, their officers usually serving without salary mand for more money. Can he sell and since they do not wish to make any large profits to pay off any in-

vestors as do the other banks. Go Slow.

world, if actually in operation would day, during their most impressionable not prove a cure-all for our present years. What might logically happen able terms has made no actual ad. He fired question after question a or financial cats and dogs, have in worse off I am. If I am not product first duty is forgetfulness of self and the city value, much or little as the ing a good product which I can marmarketing is a delusion and a snare, in authority; that a scout learns how After all we repeat the thing most Easily obtained loans are no substi-

as they prefer to leave the study of of a farm and the equipment with earnings which spell success and good

VARIETY OF SLEEPING PALM | cultar aromatic odor. Its upper | sleeping palm, which blooms only branches were loaded with a beautiful once in fifty years, and the flowers of rainbow-hued flower, giving forth a which were formerly used as a drug

Many Uses for Banana Plant. Many parts of the banana plant are generally in curries, and the inner por was shot and its under jaw broken. It was found that the tree, which tion of the stem is also edible. Shoots The fracture healed, but the jaw re- bave an idea. It leaped away to the laughs before I go," said William Diafat. William Robinson, gives out a pe- the species Opcineae somnambulae, or sheaths are valued as elephant fodder dog is wonderfully fleet of foot. Of drowned it."

WASHINGTON TO GET THE CONSTELLATION training dogs and horses, setting up and working wireless apparatus in town or open country-these are only a few of the many features which en-

ter into scout work. And at the basis

of all is that single principle of self-

control and service for others which

includes rigidly the rule of "one good

In Massachusetts, Boy Scouts are now making a census of trees, describ-

ing the species, size, growth and loca-

tion, so a record may be compiled by

the forestry commission. In several

states they act as deputy game and

fish wardens. In other localities they

are regularly enlisted as aids of the

official fire wardens of great forest

tracts. In city after city, especially

in the middle west, they have carried

out campaigns of cleaning up neigh-

Philadelphia has enlisted the co-

operation of Boy Scouts in protecting

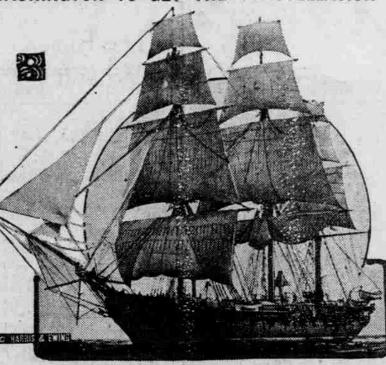
the city squares and parks. William

H. Ball, chief of the bureau of public

preventing other lads who are thought-

damaging fine trees.

turn every day."



The U. S. S. Constellation, the second ship built by the United States He is required to pay interest navy, will probably be taken to Washington and anchored in the tidal basin at the rate of from three and a half in Potomac park near the statue of Admiral John Paul Jones, where it will be seen by the thousands of tourists who swarm to the national capital. Rear Admiral Victor Blue started the movement to bring the historic old fighting farm. This valuation is arrived at by craft from Newport, and the house naval affairs committee reported on it capitalizing the income which he can favorably. The white oak sides of the old vessel hold the lead of the French. with whom she grappled in 1798; of the pirates she fought in the Tripolitan war, of the British gunboats in 1812 and of the fighting craft of the Con-

It is characteristic of European finance that the farm values are fixed largely by consideration of the actual earning calcity of each farm. Apparently the endice which a neighboring farm may bring has little to do with the value which is placed upon any STATES IS ONLY FOUR YEARS OLD

American Who Was Lost in British Capital Strongly Impressed With Idea as Conveyed to Him by Youngster Who Rendered Him a Service-Possibilities of the Plan Appealed to Western Man and He Introduced It at Home.

New York.-Somewhat more than | worth while. And finally the Ameriand when a thick fog settled down he The mortgage given by the land became confused, wandered this way "I beg your pardon, sir, but can

"Indeed you can!" the American ex-

"That's all right, sir," the lad re-

turn. That's what I am out for this

forey evening." "How do you mean?" asked the as is done under our American sys American, instantly interested and forgetful of idiom.

"Why," the little fellow replied, "it's one of my duties-all Boy Scouts have to do a good turn to somebody every day. If they don't they fall to keep the scout's oath and have to quit." The American forgot his dinner invitation and all else for the next few

minutes, for at once he grasped some-



Gen. Sir Robert Baden-Powell and Wife Reviewing Boy Scouts in London.

thing of the possibilities latent in the idea of bringing up thousands of boys The best rural credit system in the to perform some good turn, day after service to others, especially in time of

to drive out evil thoughts and desires

by systematic exercise which hardens

his muscles, by cool baths, by proper

food and suitable clothing, and, espe-

cially by keeping his mind occupied

by doing things that are interesting

Despite Its Heavy Population, Alameda

County Is Good Field for

Hunting.

Oakland, Cal.-Although it has a

population of more than three hundred

persons to the square mile, 420 deer

were killed in Alameda county during

1913, an average of considerably more

bits by Biting, Drowns

Willows, Cal.-Charles H. Glenn, a

county, there are parts of it, among the legislature passes

than one a day.

four years ago an American man found can learned that at the head of this himself lost in the streets of London | wonderful organization of English boys bonds have always brought a good one night. He was going to dine at a was Gen. Sir Robert Baden-Powell. The American went in to dinner; his

young guide saluted and went on his Next day the American sought Gen. Baden-Powell, and before long tain number of years, at which time pavement wondering what to do next. had so absorbed the spirit of the scout the entire principal must be paid as Then he saw some one coming toward | movement that he hastened home full are American farm mortgages. In him carrying a lantern. Nearer and of the idea of organizing a correspondstead they rup for from twenty to nearer came the light and soon the ing movement for American lads. And sixty years with an agreement incor- American perceived that it was borne that is how the Boy Scouts of America came to be started.

Since the time when it was placed on a permanent footing, just four years ago, the Boy Scouts of America have grown by leaps and bounds. Today there are more than 300,000 scouts in the whole country, but only 7,000 scout masters, and the need for more men to help develop and guide boy life is growing keener month by

The activities of the scouts are most

varied and comprehensive. Work in gymnasiums, hikes in the country, ex- of the material help the lass gave her woods, lighting fires with one match and without any match at all, cook-"Much obliged, sir," he said, "but I and without any match at all, cook-can't take money for doing a good ing plain food, finding edible roots, than anything else.

The list of rescues berries, etc., when food supplies are The list of rescues of drowning perlacking; instruction in swimming, div- sons saved by scouts is a long one, ing, lifesaving, resuscitation of per- and the instances come from almost sons apparently drowned, fighting every part of the country. fires, rescuing persons from burning One of the most widespread duties buildings filled with smoke and flames, rendered by scouts last year was in skating, snowshoeing, building tempo- connection with the county fairs held rary bridges, cleaning up dirty neigh- at various places throughout the counborhoods, exterminating flies, abolish- try. At fair after fair, where country ing mosquito pests, all the principal people gathered by thousands, alert forms of first aid to the injured, stop- little fellows wearing scout uniforms ping runaways, handling small boats acted as guides, cared for persons in heavy seas, carrying messages with overcome by the heat, found lost chilutmost accuracy across short or long dren and restored them to distracted stretches of city or country, running, parents and in other ways showed

845 CHINESE STUDENTS HERE | LIBELED BY TALKING HORSE

jumping, guarding game and fish, that they could do things worth while.

New York Leads, With 149, With Cal- German Spinster, Picked Out by Ani-Ifornia Second and Illinois Third.

Ithaca, N. Y.-Eight hundred and claim. They are nearly all graduate ter arose from the audience. students, however, while those of Corand very active in university life. Of which he merely intended to frighten New York state, which leads all oth- slightly wounded a married woman ers in the number of undergraduates. California runs a close second with are scattered throughout 25 other

Of the first five courses, in which the largest number of Chinese students are enrolled, four deal with engineering. Civil engineering leads with 48, mining 40 and electrical engineering 39. Following these in order are Economics, 35; chemistry, 31; medicine, 30; education, 27; commerce, 22; politics, 21; naval architecture, 15; law, 13; textile manufacturing, 4; railway administration, 2; physics, 2; army, 2; navy, 1.

Only One Egg Broken in Crash. ing 21 persons crashed into a deliv- the piano the family cat went musicery wagon loaded with eggs. Several mad, and before it was killed bit Mrs. persons were hurt but only one egg Junod, Elsie, a cousin and a policeas well as being what older folks call was broken.

mal as Woman Most in Love Sues Circus.

Berlin.-Butzow, in Mecklenburg, galvanized iron wall ties every fifth William. But the little saint hurried orty-five Chinese students are attend- has the distinction of being the first ing educational institutions in the town where an inhabitant has been United States, according to statistics libeled by a talking horse. Recently published in the Chinese Students' a talking horse connected with a trav-Monthly for February. Of these 45 are cling circus was instructed by its registered in Cornell university, which trainer to select from the audience ranks third among the larger schools the woman who was most in love. of the nation in regard to the number | The intelligent animal sought out an enrolled. Columbia has more than 70, elderly spinster who was present with the most that any single college can her flance, whereat shouts of laugh-

Finally, the flance, losing his temnell are principally undergraduates per, drew a revolver and fired a shot, the total number 149 are studying in the jesters. The bullet struck and who was some distance off. The victim now claims damages for assault, 145. Illinois has 108, while the rest while the spinster sues the circus proprietor for the insult perpetrated by the talking horse.

Find Boy in Suitcase.

Chicago.-Patrons of Biggini's saloon were startled to see a suitcase on the floor of the barroom begin to wriggle, rock back and forth and emit lusty cries. Investigation showed that it contained a five-days'-old boy. The police are hunting the young man who left the suitcase.

Cat Goes "Music Mad." New York.-Just as Mrs. August Huntington, N. Y.—A bobsled carry- Junod's daughter, Elsie, began playing man.

SLAUGHTER DEER ONE A DAY | the hills back of Oakland, where the | Queen Mary's Phone Connection Cut. deer for most of the year are unmo-lested, and they come within a close cause she held up the telephone line ment plaster in a harmonizing color. tire length of this wall is 1,400 miles. distance of the city. During the few to Paris half an hour, King George, As far as warmth and freedom from it is 22 feet high, and 20 feet in thickweeks of the open season this hill dis-trict is scoured by the hunters, and cut off Queen Mary's long distance construction insures the best possible there are towers some 40 feet in many fine bucks are found within easy talks with the French capital.

Thief Gets \$15 in Chickens: Loses \$90. Smyrna, Del.-Charles Carey, a Albany.-Voters who fail to regis- farmer, had \$15 worth of chickens ter or vote in a state election must stolen. The thief, however, dropped Despite the heavy population of the pay a \$50 fine, if a bill introduced in a wallet containing \$90 in the coop, Carey would like similar visits.

> Chicago.-Nicholas Henningsen, an engineer, sought a gas leak in the basement of Ouinn's saloon, guided by a lighted match. Doctors at the Ger-500-acre dry field. After catching a man hospital said that he might re-

Laughed as He Died. Trenton, N. J .- "I want a few more mond, electrocuted here for murder.



Mr. William A. Radford will answer mustions and give advice FREE OF COST on all subjects pertaining to the subject of building, for the readers of this aper. On account of his wide experience s Editor, Author and Manufacturer, he , without doubt, the highest authority all these subjects. Address all inquiries william A. Radford, No. 1827 Prairie property, declares that they can do avenue Chicago, III., and only enclose two-cent stamp for reply. far more than regular attendants in

less from destroying shrubbery and The well-to-do suburban builder is getting rather particular about the Governor Deneen of Illinois enlisted kind of a house he puts up. It is not the services of Boy Scouts in helping enough to simply provide comfortable the public safety commission of Chishelter for his family and have room cago and Cook county. The job of the scouts is especially to help other children understand and avoid dangers in be given due thought so that it will fireplace. Attention is called to the the streets; to guide very little folks work in well with its surroundings across crowded highways and show and conform in size and style to what them how to keep their heads when his friends and neighbors consider necessary for his home. Something unexpectedly caught in a maze of vehicles. Each of these scouts had been of spaciousness, dignity and hospitalfurnished with a safety commission ity has to be embodied in such a button, so that other children-and structure. The exact order of archiadults, too-have no hesitation in calltecture to be used may not be preing on them for assistance and advice. scribed-some of those details are left Scouts of Texarkana, Ark., have to the home builder himself and to his been kind to a woman who was in architect-but nevertheless, custom great need after the death of her husprescribes the quality and general character of the building. band. In all probability she thanked the boys, but she also wrote a letter One of the features that public opin-

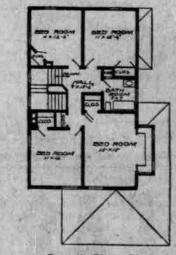
headquarters, in which she told ion is coming more and more to require is that suburban dwellings should be as nearly fireproof or fireresisting as possible. Fire protection in small towns and suburban localities is very seldom all that it should be. Common business sense directs that in such locations extra precautions should be taken, especially for residences, to make them as nearly fire convenient arrangement of proof as possible. This carries with room, pantry and kitchen. it the obligation to build substantially and well, at the same time using as good-sized bedrooms, with large closet artistic a design as may be, so that space attached. The bathroom is conthe building which is to last for three or four generations will throughout all sign is one of the most satisfactory that time be a source of pride to the owner and an improvement to the sign executed this year. Home buildneighborhood.

The design fliustrated on this page study of these plans. will be found to fulfill all these con ditions and to recommend itself as being at once dignified and attractive in appearance, substantial in construction and, using permanent materials, is as near fireproof as a residence can be made with practical success. The general type of this house is place.

of the popular brick veneer-cement

The hip roof, while being the most artistic and satisfactory type for this kind of a building, is also the most economical. The plan is very nearly square in general outline and so can be constructed and arranged to good advantage without waste of time and material.

The floor plans show the desirable features of arrangement. Three fine rooms are provided on the first floor. besides the large porch and entrance enough for all; but the general style hall. The living room is of the modand appearance of the house has to ern large-sized style with homelike



Second Floor Plan.

On the second floor there are four veniently located. Altogether, this deers can get many good ideas from the

How the Sermon Affected Them. The minister has just finished his great sermon; the air still quivered with his burning words, and the people sat erect, disturbed, embarrassed: yet he lingered for a moment in his

"Is there one here," he asked, "in plaster combination which has proved whose breast these words strike like



so satisfactory for suburban work dur- is barbed arrow for the truth that is ing the past few years. Resting on a in them?" And he sat down. good foundation of squared stones ce- "That was hard on John!" said old mented on the inside and made thor- James, "but he deserves it, every oughly waterproof, strong timber word." framework is erected in the ordinary way as for a well-constructed frame | James!" said old John. "Time he got house. However, instead of the ordi- one, too, if it isn't too late." nary beveled siding, face brick is sub- "I wonder whether either of those stituted, laid up in a four-inch wall two old sinners will take his medicine and securely tied to the studding with and be the better for it!" said old

course of the brick work and to every home, knelt down by her little bed This veneering of brick reaches my God! have mercy on me and give rom the stone foundation course up me for this stone a heart of flesh!" to the line of the second story win- _Laura E. Richards in the Century. low sills. From there up to the eaves the siding is cement plaster on expanded metal lath. A slate roof completes the exterior fireproof armor As the majority of fires originate from external hazards it will be seen that

building completely protected in

First Floor Plan.

idered practically fireproof.

rials more pleasing to the eye than as closely fitted as when put in place results, and the expense is not very height .- Popular Mechinics much greater than for an ordinary frame house covered with beveled

The fact that this house has been built a number of times for \$4,000 and that, too, using good grade material and all equipment, including plumb-

"A blow from the shoulder for

and cried out in anguish, "My God!

Tenants of a certain apartment house were mystified on noticing two long poles with red rags dangling from the ends, attached to the front ve-

randa. "It's the surveyors," explained some. "Those things are surveyors' rods." "It's housebreakers," opined others. "They've put those up to identify our They will come some night house. and rob it." In their perplexity the tenants

sought out the landlord. "Do you know anything about those poles?" they asked. The landlord did.

"I put them there myself." he said. "They're to scare off the sparrows." The landlord, it developed, hated the small birds, and had improvised these "scarecrows" with the idea of frightening them away.

China's Great Wall Intact.

Few people realize what an almost perfect condition prevails along a large part of the great wall of China. The bricks of the parapet are as firm as ever, and their edges have stood the severe climatic conditions of north China with scarcely a break. The paying along the top of the wall is so smooth that one may ride over it with a bicycle, and the great granite blocks There is no combination of mate- with which it is faced are smooth and

> "You didn't operate on that man?" asked the first doctor.

"No," replied the second doctor. "Did you examine him carefully?" "Sure! He had no money."

French Oyster Beds Threatened. | appreciated. At first it was thought Portuguese oysters, which, accord- the danger was limited, as it was beng to zoologists, do not even belong lieved the southern gryphaea could to the properly called species of cys- not become acclimatized on the Britters, but to the gryphaea species, are tany coasts. Now, however, it has threatening to invade the French oys- been shown that the Portuguese oyster beds, and inasmuch as they are ters can very well live on the Britnot the edible dish which the Frech tany coasts and they are threatening oyster makes there is regret at the to gradually take the place of the prospect. The more robust Portuguese oyster of Caucale that have a much oysters some time ago supplanted the | better taste and are more appreciated.

The third-class rallway fares of In-Marennes qysters that are so highly dis are less than a farthing a mile.

San Francisco Believed to Have the Only Tree of Its Kind in North

In Golden Gate Park, San Francisco, a specimen of the rare "sleeping" palm has been found, which is considered to be the only one in North

heavy perfume.

Around the base of the tree were the dead bodies of small animals and birds. The curator who discovered the rare palm felt drowsiness stealing used in the Malay peninsula besides over him, and his son complained of the fruit. Flower heads are cooked about his dog: The dog a year ago for many hours. the same feeling.

had originally been brought from one and tops of the young plants are used mained weak, and the dog is afraid chase, caught a big rabbit and car-America by a young Australian botan of the South Sea Islands, belonged to instead of other vegetables. The outer to put a severe strain on it. The ried it to the water, waded in and in the chair he shouted: "Let her go,"

by the islanders.

INTELLIGENCE SHOWN BY DOG | late it has amused itself by catching | jack rabbits, which could not run all over the country because of high Canine Unable to Kill Jack Rabwater.

walking distance of a trolley line.

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Many rabbits were marooned on a dozen, which it could not kill because cover. millionaire rancher, tells this story of its weak jaw, it pined and drooped

"Then," said Glenn, "it seemed to

Lighted Match Explodes Gas.

and in an instant was dead.

native oysters in the region of Arcachon and are likewise attacking the